User Institution Name:	***Anonymous***
Software's Name:	***Emortelle***
Software Provider's Name:	***MicroSoftware Designs***

INSTITUTION PROFILE

General information	Choice lists	Free answers / Descriptions / Comments
# Name		**Anonymous**
Country	**Trinidad and Tobago**	
Region	**Latin America and the**	
Language most spoken in operating region		**English**
Size of the institution	**SMALL(<5,000 clients)**	**373 Clients**
Branches network and type of environment (Urban / Rural)		
Total number of branches		**1**
Nb of branches in urban area		**1**
Number of urban computerized locations		**1**
Nb of branches in rural area		**0**
Number of rural computerized locations		**0**
Staff overview		
Total Number of staff		**1**
Cashiers		**1 - Keisha Ganga**
Loan Officers		**1 - Keisha Ganga**
Branch Managers		**0**
Other Branch staff		**0**
Head Office staff		**Board of Directors (9)**
Others		**(3) - Supervisory Committee**
Total Number of staff in the IT department?		**1**
How many IT staff is involved in the day to day management of the microfinance software?		**one (1) staff**
Full time equivalent ?		**one hour**
% of IT department		**0.33**
Main products		
Loans		
Individual clients	**YES**	
Solidarity groups with individual loans	**NO**	
Solidarity groups with group loans	**NO**	
Others	**NO**	
Deposits		
Saving account	**YES**	
Current account	**NO**	
Overdraft account	**NO**	
Term deposit	**NO**	
Planned saving	**NO**	
Group saving	**NO**	
Other (user defined)	**NO**	
Other products and services		
Payment cards	**NO**	
Payment services (bills, utility management)	**NO**	
Foreign exchange service	**NO**	
National transfers	**NO**	
International transfers	**NO**	
Western Union / Money Gram / Other	**NO**	
SWIFT	**NO**	
Insurance	**NO**	
Other products and services	**NO**	

User Institution Name:	Anonymous	
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OVERVIEW OF YOUR MANAGEMENT INFORMATION SYSTEM (MIS)		
Systems implemented and used by your institution	Choice lists	Free answers / Descriptions / Comments
Name of your microfinance or banking software		**Emortelle**
Name of the vendor		**MicroSoftware Designs**
Additional softwares or in-house systems	**NO**	
Accounting	**None**	
If yes, is the system interfaced with your microfinance or banking system	**NO**	
Human resources management	**None**	
If yes, is the system interfaced with your microfinance or banking system	**NO**	
Reporting	**None**	
If yes, is the system interfaced with your microfinance or banking system	**NO**	
Others (please specify)	**None**	
Connectivity solutions and consolidation		
Connectivity solutions between Head Office and branches		**Only one branch - Weekly meetings are held by the Board**
Reporting consolidation from branch to head-office	**NO**	
Your microfinance or banking software		**Emortelle**
Version (exact release currently used)		**Cumis+ v6.51a**
Have you been through a End of Year process with this release?	**YES**	
Maximum number of accounts handled within your software	373	
Since when are you using a microfinance or banking information system?		**6/29/05**
Any change of system since then?	**NO**	
If YES, date		
Names of previous microfinance or banking systems used		
Names of softwares pre-selected before choosing the one you are currently using		**Flex Credit Union Information Technology**
How did you first hear about your current software?		**Research / Referals**
In case of problem regarding your system that cannot be solved internally, who helps you?		Software Provider
The vendor company		**Micro Software Designs Limited**
An IT firm different from vendor		**No**
Other		**No**
Do you have a maintenance contract with the above mentioned company?	**YES**	
If NOT, how do you contract to obtain support?		
Have you had any serious bug or other problems since the start of operations with the software?	NO	
Nb of releases implemented	one (1)	Cumis+ v6.51a / installed at one location
Total number of users of your system		**1**
Number of Cashiers using the system		**1**
Number of Loan Officers		**1**
Number of Branch Managers		**None**
Number of Other Branch staff		**None**
Number of Head Office staff		**None**
Number of Others staff using the system		**2 - Directors (Treasurer & Secretary)**
Data synchronization between Head Office and the branches	**Single PC**	
Any comments regarding the data synchronization?	**NO**	
Do the loan officers and cashiers use the system:	Yes	
In real time in front of the client?	**NO**	
In batch mode?	**YES**	
Both?		
Do you currently intend to change system?	NO	**The system is working for us, no major problems encountered so far**
If YES, are you already in a selection process?		**NO**
If YES, names of microfinance or banking systems envisaged		**NO**

User Institution Name:	Anonymous	
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Your IT equipment within your institution		
Number of servers		one - (Stores database)
Numbers of clients work stations		one
What innovative solutions are used by your institution?		
ATM	NO	
PDA	NO	
Cell phone	NO	
Others	NO	
SATISFACTION REGARDING YOUR MICROFINANCE SYSTEM		
Rating - Are you satisfied with your microfinance software?	Rating	Comment
Overall rating	GOOD	Easy to use
Functionality	GOOD	Meets business requirements
Ease of use:	GOOD	
Languages	GOOD	Statements and Reports pulled from the system can be understood by both Members and Management
Navigation	GOOD	Once familiar with system
Data capture	GOOD	Caters for all members information
On line help or contextual help	AVERAGE	Refer to training manual
Quality of warning messages	AVERAGE	Does not provide possible solution to errors encountered
Reliability and performances:	GOOD	
Management reporting and data analysis	GOOD	
Implementation, training and support	GOOD	Average
Rating - Are you satisfied with your software functionalities?	Rating	Comment
Client Information Management	GOOD	Efficient
Loan management	GOOD	Efficient and Effective
Individual clients	GOOD	
Solidarity groups with individual loans	NOT USED	
Solidarity groups with group loans	NOT USED	
Village banks with individual loans	NOT USED	
Village banks with group loans	NOT USED	
Village banking	NOT USED	
Deposits management	EXCELLENT	No problems encountered thus far
Saving account	EXCELLENT	No problems encountered thus far
Current account	GOOD	No problems encountered thus far
Overdraft account	NOT USED	
Term deposit	NOT USED	
Planned saving	NOT USED	
Group saving	NOT USED	
Teller management	GOOD	Simple and easy to understand
Transfer	GOOD	Simple
Operational reporting	GOOD	No problems encountered thus far
Regulatory Authorities reporting (Central bank, …)	NOT USED	
Share management	EXCELLENT	No problems encountered thus far
Accounting	GOOD	
Additional functionalities	NOT USED	
Rating - Are you satisfied with your software security features?	Rating	Comment
User profile management	GOOD	No problems
Data storage and backup	GOOD	No problems
Audit	GOOD	
Rating - What is your appreciation of the implementation process?	Rating	Comment
Ease of installation	GOOD	easy to install
Ease of configuration	GOOD	easy
Quality of operational training provided	GOOD	Demonstrations / Training Manual\
Quality of technical training provided	GOOD	Detailed training provided
Rating - What is your appreciation of the customer support?	Rating	Comment
Promptness	GOOD	Average - Sorted within two to three days depending on urgency and problem encountered
Accuracy of answers	GOOD	Generally accurate
Support language adequacy	GOOD	Understandable
Overall satisfaction		
Did the software help to improve the services offered by your organization?	YES	It enabled us to improve our services offered as members now receive quick and promt service at all times.
Would you recommend the product to another MFI?	YES	The software is easy to use and has a lot to offer: Member's Ledger, Payroll Processing, Loan Processing, Teller Processing, Delinquent Reports, Activity Reports etc
Would you recommend the team or company who did the implementation to another MFI?	YES	The team who did the implementation gave sufficient training to enable us to use the software with confidence.
In your opinion, is there any important functionality missing?	NO	
Do you feel any gap between what you bought and what you finally got?	NO	Satisfied
Please include any additional comments you may have here		

User Institution Name:	***Anonymous***	
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Software Provider's Name:	***MicroSoftware Designs***	
What about the quality of documentation?		
Were you provided with an up-to-date technical documentation?	**YES**	
if YES - Appreciation of the documentation (please rate)	**GOOD**	
Were you provided with a user manual?	**YES**	
if YES - appreciation of the user manual? (please rate)	**GOOD**	
Is there an online help / documentation?	**YES**	
if YES - appreciation of the documentation (please rate)	**AVERAGE**	
What about the implementation process?		
Was the implementation process well planned and were deadlines respected?	**YES**	**User manuals were given at the training session with step by step demonstrations given by the Software Provider.**
During the implementation did you have to perform adaptations or specific developments to the software?	**YES**	**Nothing major. Sorted during implementation.**
Did you have to change or adapt your organization or procedures to be in line with the software?	**NO**	**In line with Credit Union.**
Did you face any unexpected problem during implementation?	**NO**	
If your institution was not a "green field", how did the data migration go?	**GOOD**	**Manual data input. Quantity of date to be input was small.**
How did your institution proceed to the implementation process?		
Alone (Go to question 4.1)	**NO**	
With the vendor of the software (Go to question 4.1)	**YES**	
With the vendor and a specialized consulting firm (Go to question 3.9.5)	**NO**	
With a specialized consulting firm (Go to question 3.9.5)	**NO**	
# Can you provide the contact details of the consulting firm?	**NO**	

Duration and workload related to your implementation process for the current microfinance software

STEP	Duration	Unit	Number of staff involved	Number of external experts involved	Profile of people involved / Comments
Preparation and need assessment	**2**	**Weeks**	**3**	**0**	GM / Accounts
Selection of software	**1**	**Weeks**	**4**	**0**	GM / Accounts / IT
From contract signed: Installation and configuration	**1**	**Weeks**	**5**	**2**	GM / Accounts / IT
Testing / User Acceptance tests	**2**	**Weeks**	**5**	**2**	Accounts / IT / Teller
Pilot phase	**1**	**Weeks**	**3**	**1**	Accounts / IT / Teller
First branch roll-out	**1**	**Weeks**	**3**	**1**	Accounts / IT / Teller
Full roll-out	**1**	**Weeks**	**3**	**1**	Accounts / IT / Teller
TOTAL	**9**	**Weeks**	**26**	**7**	

Cost related to your microfinance software, from need assessment up to full branch roll-out including 1 year of maintenance

Product / Service	Type of supplier	Detailled Description / Comment	Cost in local currency	Local currency name	Cost in $
Need Assessment and Selection - Technical Assistance	**Consultancy**				
Implementation					
Core Software License					
Additional modules License					
Server License					
Database License					
Software editor fees & expenses					
Customization					
Training	**Software Provider**				
Other (expert technical assistance ...)					
Hardware and Telco Connection					
Hardware investment (Servers, Printers, Computers …)		Servers, printers , computers			
Network infrastructure & security investment					
Network communications (charge of a year after full roll-out)					
Ohter investments (premices adaptation, electricity fitting etc...)					
Total cost ownership			**24069.03**	**Trinidad & Tobago**	**3723**
Maintenance (yearly cost after full roll-out)			**3436.84**	**Trinidad & Tobago**	**532**